

Information to identify the case:

Debtor 1:	Robert W Cantaley III	Social Security number or ITIN: xxx-xx-0756
	First Name    Middle Name    Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	Brenda G Cantaley	Social Security number or ITIN: xxx-xx-2114
	First Name    Middle Name    Last Name	EIN: _____
United States Bankruptcy Court:	Northern District of Illinois	Date case filed for chapter: 13    6/9/23
Case number:	23-07573	

Official Form 309I

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Robert W Cantaley III	Brenda G Cantaley
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1980 N 4750th Rd Leland, IL 60531	1980 N 4750th Rd Leland, IL 60531
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Glenn B Stearns 801 Warrenville Road Suite 650 Lisle, IL 60532	Contact phone 630-981-3888
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 6/12/23

**For more information, see page 2**

Debtor Robert W Cantaley III and Brenda G Cantaley

Case number 23-07573

**7. Meeting of creditors**

Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.

**July 11, 2023 at 01:00 PM**

**Location:**  
Appear by Zoom. For instructions, visit:  
[www.lisle13.com](http://www.lisle13.com)

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

**Debtors must bring a picture ID and proof of their Social Security Number.**

**8. Deadlines**

The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.

**Deadline to file a complaint to challenge dischargeability of certain debts:**

**Filing deadline: 9/11/23****You must file:**

- a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or
- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

**Deadline for all creditors to file a proof of claim (except governmental units):**

**Filing deadline: 8/18/23**

**Deadline for governmental units to file a proof of claim:**

**Filing deadline: 12/6/23****Deadlines for filing proof of claim:**

A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at [www.uscourts.gov](http://www.uscourts.gov) or any bankruptcy clerk's office.

If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

**Deadline to object to exemptions:**

The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

**9. Filing of plan**

The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: 8/10/23 at 10:30 AM , Location: Courtroom 682, 219 S. Dearborn St, Chicago, IL 60604 or Using Zoom. To appear by video, use this link: <https://www.zoomgov.com/> or to appear by telephone, call Zoom for Government at 1-669-254-5252 or 1-646-828-7666. Then enter the meeting ID 160 9362 1728 and no passcode needed.

**The Disclosure of Compensation has been filed. The attorney for the debtor is requesting fees of \$ 4500**

Objections to confirmation of the Plan shall be filed at least 7 days prior to the confirmation hearing. If there are no objections, the Court may confirm the plan and allow fees requested by debtor's counsel to be paid through the plan.

**10. Creditors with a foreign address**

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

**11. Filing a chapter 13 bankruptcy case**

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <https://pacer.uscourts.gov>. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

**13. Discharge of debts**

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Robert W Cantaley, III  
Brenda G Cantaley  
Debtors

Case No. 23-07573-DLT  
Chapter 13

District/off: 0752-1  
Date Rcvd: Jun 12, 2023

User: admin  
Form ID: 309I

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Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Robert W Cantaley, III, Brenda G Cantaley, 1980 N 4750th Rd, Leland, IL 60531-9504
30275000	+ PNC Financial Services, Attn: Bankruptcy, 300 Fifth Ave, Pittsburgh, PA 15222-2401

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address Email/Text:	Date/Time	Recipient Name and Address
aty	cutlerfilings@gmail.com	Jun 12 2023 23:18:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: mcguckin_m@lisle13.com	Jun 12 2023 23:19:00	Glenn B Stearns, 801 Warrenville Road Suite 650, Lisle, IL 60532-4350
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	Jun 12 2023 23:19:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30274984	+ Email/PDF: bncnotices@becket-lee.com	Jun 12 2023 23:26:50	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
30274987	+ Email/Text: bankruptcy@bbandt.com	Jun 12 2023 23:19:00	BB&T/Truist, Attn: Bankruptcy, Po Box 1847, Wilson, NC 27894-1847
30274985	+ EDI: TSYS2	Jun 13 2023 03:11:00	Barclays Bank, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801
30274986	+ EDI: TSYS2	Jun 13 2023 03:11:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
30274988	+ EDI: CAPITALONE.COM	Jun 13 2023 03:11:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
30274990	+ EDI: CITICORP.COM	Jun 13 2023 03:11:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
30274991	+ EDI: CITICORP.COM	Jun 13 2023 03:11:00	Costco Citi Card, Attn: Bankruptcy, Po Box 6500, Sioux Falls, SD 57117-6500
30274992	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 12 2023 23:26:38	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
30274994	+ Email/Text: BANKRUPTCYDSM@DELAGELANDEN.COM	Jun 12 2023 23:20:00	DLL Finance LLC, Attn: Bankruptcy, Po Box 2000, Johnston, IA 50131-0020
30274993	+ EDI: DISCOVER.COM	Jun 13 2023 03:11:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30274996	Email/Text: collecadminbankruptcy@fnni.com	Jun 12 2023 23:19:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
30274995	+ EDI: BLUESTEM	Jun 13 2023 03:11:00	Fingerhut Fetti/Webbank, Attn: Bankruptcy, 6250

District/off: 0752-1

User: admin

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Date Rcvd: Jun 12, 2023

Form ID: 309I

Total Noticed: 28

30274989	EDI: JPMORGANCHASE	Jun 13 2023 03:11:00	Ridgewood Road, Saint Cloud, MN 56303-0820
30274997	+ Email/Text: PBNCNotifications@perituservices.com	Jun 12 2023 23:19:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
30274998	+ EDI: LENDNGCLUB	Jun 13 2023 03:11:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
30274999	+ Email/Text: EBNBKNOT@ford.com	Jun 12 2023 23:20:00	Lendclub Bnk, Attn: Bankruptcy, 595 Market Street, Suite 200, San Francisco, CA 94105-2802
30275001	+ Email/Text: bankruptcy@regionalmanagement.com	Jun 12 2023 23:19:00	Lincoln Automotive Fin, Attn: Bankrutc, Po Box 54200, Omaha, NE 68154-8000
30275002	+ Email/Text: bankruptcyteam@quickenloans.com	Jun 12 2023 23:20:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
30275004	+ EDI: RMSC.COM	Jun 13 2023 03:11:00	Rocket Mortgage, Attn: Bankruptcy, 1050 Woodward Avenue, Detroit, MI 48226-3573
30275005	+ EDI: RMSC.COM	Jun 13 2023 03:11:00	Syncb/Verizon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30275006	+ EDI: RMSC.COM	Jun 13 2023 03:11:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30275007	+ EDI: LCIUPSTART	Jun 13 2023 03:11:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
30275008	+ EDI: LCIUPSTART	Jun 13 2023 03:11:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
			Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
30275003		Rocket/deserve/celtic

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 14, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
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David H Cutler

on behalf of Debtor 1 Robert W Cantaley III cutlerfilings@gmail.com, r48280@notify.bestcase.com

District/off: 0752-1

User: admin

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Date Rcvd: Jun 12, 2023

Form ID: 309I

Total Noticed: 28

Glenn B Stearns

stearns\_g@lisle13.com

Patrick S Layng

USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3